

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re:

MARCUS T CLEMONS
CORY L CLEMONS
Debtors

Case No. 07-16453

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/10/2007.
- 2) The plan was confirmed on 11/07/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/17/2009.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$ 44,800.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$14,321.15
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$14,321.15**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,328.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$777.99
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,106.49**

Attorney fees paid and disclosed by debtor: \$171.50

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCION CHICAGO	Unsecured	50.00	NA	NA	0.00	0.00
AMERICAN EDUCATION	Unsecured	909.00	NA	NA	0.00	0.00
ANDERSON FINANCIAL NETWORK	Unsecured	533.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	63.00	112.59	112.59	0.00	0.00
CALVARY PORTFOLIO SERVICES	Unsecured	113.00	NA	NA	0.00	0.00
CAVALRY SPV II LLC	Unsecured	11,448.00	11,486.94	11,486.94	0.00	0.00
CCA	Unsecured	75.00	NA	NA	0.00	0.00
CHRYSLER FINANCIAL SERVICES	Unsecured	8,379.00	8,379.96	8,379.96	0.00	0.00
COMED	Unsecured	615.27	839.13	839.13	0.00	0.00
COUNTRYWIDE FINANCIAL	Secured	6,346.00	2,100.66	2,100.66	2,100.66	0.00
COUNTRYWIDE FINANCIAL	Secured	NA	NA	NA	0.00	0.00
DEPENDON COLLECTION SVC	Unsecured	88.00	NA	NA	0.00	0.00
HSBC AUTO FINANCE	Secured	18,212.00	18,212.00	18,212.00	1,662.50	1,898.75
HSBC AUTO FINANCE	Unsecured	NA	808.98	808.98	0.00	0.00
ILLINOIS AMERICAN WATER	Unsecured	415.23	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	NA	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	NA	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	NA	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	NA	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	NA	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	NA	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	NA	NA	NA	0.00	0.00
INDIAN OAKS TOWNHOME ASSOC	Secured	450.00	165.00	165.00	165.00	0.00
KCA FINANCIAL SERVICE	Unsecured	70.00	NA	NA	0.00	0.00
LORENZINI SENICA & BRUNEAU MD	Unsecured	362.32	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	634.00	NA	NA	0.00	0.00
MONEY MARKET	Unsecured	600.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	265.00	265.12	265.12	0.00	0.00
NICOR GAS	Unsecured	419.66	268.37	268.37	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	212.00	212.31	212.31	0.00	0.00
SALLIE MAE SERVICING CORP	Unsecured	NA	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SALLIE MAE SERVICING CORP	Unsecured	NA	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	NA	961.78	961.78	0.00	0.00
SANTANDER CONSUMER USA	Secured	17,593.00	17,593.00	17,593.00	2,645.15	1,742.60
SYSTEMS & SERVICES TECH	Unsecured	NA	NA	NA	0.00	0.00
TEX COLLECT	Unsecured	132.00	NA	NA	0.00	0.00
THE BUREAUS	Unsecured	360.00	NA	NA	0.00	0.00
THE CHICAGO DEPT OF REVENUE	Unsecured	100.00	NA	NA	0.00	0.00
THE CHICAGO DEPT OF REVENUE	Unsecured	704.00	NA	NA	0.00	0.00
US DEPT HUD	Secured	NA	NA	NA	0.00	0.00
VILLAGE OF BOLINGBROOK	Unsecured	100.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,100.66	\$2,100.66	\$0.00
Debt Secured by Vehicle	\$35,805.00	\$4,307.65	\$3,641.35
All Other Secured	\$165.00	\$165.00	\$0.00
TOTAL SECURED:	\$38,070.66	\$6,573.31	\$3,641.35
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$23,335.18	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,106.49</u>	
Disbursements to Creditors	<u>\$10,214.66</u>	
TOTAL DISBURSEMENTS :		<u>\$14,321.15</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/22/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.